



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**  
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

**FLEXI HOME PROTECTOR POLICY**  
**UIN: IRDAN106RP0026V01202324**  
**Add-ons Wording**

You can opt for an Add-on by choosing from the Add-ons, if any, offered by Us under this product and the ones that You have purchased will be mentioned in the Policy Schedule and the relevant clause/s and/or endorsements will be attached to this Policy.

The following add-ons are available under this policy:

**1. FLEXI HOME -ADDITIONAL PROFESSIONAL FEES:-**

**UIN:IRDAN106RP0026V01202324/A0027V01202324**

In addition to the in-built cover (5% of the claim amount) in your Flexi Home Protector Policy, this policy is extended to cover additional expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

- i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment
- ii. The maximum We pay is 2.5% /5% of the claim amount over and above the 5% of the claim amount already built in;
- iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

**2. FLEXI HOME - ADDITIONAL COSTS FOR REMOVAL OF DEBRIS:-**

**UIN:IRDAN106RP0026V01202324/A0028V01202324**

In addition to the in-built cover (2% of the claim amount) in your Flexi Home Protector Policy, this policy is extended to cover additional reasonable expenses you incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery.

The maximum We pay is 3% / 5.5% / 8% of the claim amount. over and above the 2% of the claim amount already built in;

**3. FLEXI HOME - DAMAGE TO UTILITY SYSTEMS:-**

**UIN:IRDAN106RP0026V01202324/A0029V01202324**

The insurance under this policy is extended to cover expenses necessarily and reasonably incurred by the insured in locating and obtaining access to any part or parts of the utility system to repair damages resulting from leakage/ overflow/ short circuit, etc. however, the cost pertaining to repair of the damaged utility (appliance) itself is not covered.

Under this extension, coverages will be restricted to electricity distribution, cooking gas and Air Conditioning system within the insured premises.

The limit of liability arising out of one or multiple events during the policy period is restricted to 2.5% of the total Sum Insured.

**4. FLEXI HOME - BURGLARY DAMAGE:-**

**UIN:IRDAN106RP0026V01202324/A0030V01202324**

The policy is extended to cover physical loss or damage to the Insured Contents and Building caused by Burglary or Housebreaking following forcible and violent entry or exit from premises, during the policy period.

However, we will not be liable for:

- a) Damage caused by theft, attempted theft including larceny by Insured or his/ her family member or staff, whether as principal or accessory.
- b) Mysterious disappearance or unexplained loss.

The coverage will be limited to 25% of the total Sum Insured or 100% of the content Sum Insured, whichever is higher.

**Excess:** An excess of 5% (five percent) of claim amount subject to a minimum of Rs. 500 (Rupees five hundred) shall be applied to each and every claim.

**5. FLEXI HOME – KEY AND LOCK:-**

**UIN:IRDAN106RP0026V01202324/A0031V01202324**

The policy is extended to cover all costs reasonably incurred in the repair or replacement of door locks following

- a) theft of keys from the premises of the Insured or off any authorized employee /Servant/staff or
- b) following threat of or actual assault or violence to the Insured or any authorized employee /Servant/staff.

The liability of the Insurer shall not exceed the Limit of Indemnity stated in the Schedule.

**Exclusion:**

- a) cost associated with any lock & key other than the insured premises

**Conditions :**

- a) The incident giving rise to a claim under this add-on must be reported to the Police within 24 hours of its occurrence/discovery.
- b) **Excess:** 5% of the claim amount subject to a minimum of Rs 250/ for each and every claim.